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**What
Ralph
wrote
to Bill**

BILL is a good substantial citizen who, like many of us, had, up to a short time ago, never saved his money systematically.

He never really thought seriously of investing in bonds until he was married a few years ago. Being inexperienced in financial matters, he wrote several letters to Ralph, an attorney friend of his, who answered all his questions in a very simple and clear manner.

We have just published a booklet called "An Investor's Letters" which contains all of Ralph's and Bill's correspondence. You will find it very interesting and it may clear up some of the questions you have in your own mind about investment matters.



We shall be glad to send "An Investor's Letters" free of charge or obligation to anyone who requests it.

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The Road to Heaven.
"Dey ain't no direct road t' heaven," said Charcoal Eph, moodily. "Hlt may look lak hit, but yuh got t' go 'round a heap o' crap games whar de deacons done stopped t' rest."—Richmond Times-Dispatch.

Gorgetts.

How many staff officers wearing red tabs know that the correct name for their tabs is "gorgetts"? Gorgetts were worn centuries ago, when warriors were clad in shining armor. The original gorget was a breastplate. Then followed a small plate like an amulet, worn round the neck. This developed into the gorget now worn by staff officers on the collar.

Tribute to Men of Woods.

I like very much the society of woodmen. . . . I don't know any men who are so complete masters of their business and of the secluded but delicious world in which they live. They are healthy, their language is picturesque; they live in the air and Nature whispers to them many of her secrets. "A forest is like the ocean, monotonous only to the ignorant."—Disraeli.

Lincoln's Address.

Mother had carefully spelled out Lincoln's address, inscribed on the cannon ball in front of the monument in Lincoln park. . . . "All men are created free and equal," she read. . . . Her small son pondered the problem for a long time, then said: "We wimmen, mudder, how is t'ey borned?"—Chicago American.

New Harmony in Poetry.

In the sweet chorus of modern poetry one may hear a strange new harmony. It is the life of our time, evoking its own music; constraining the poetic spirit to utter its own message. The peculiar beauty of the contemporary poetry, with its fresh and varied charm, grows from that; and in that, too, its vitality is assured. Its art has the deep sanction of loyalty; its loyalty draws inspiration from the living source.—Mary C. Sturgeon.

Friendless Flowers.

It has recently been discovered that flowers, like human beings, have friends and enemies in their own world. If certain varieties are put together in a vase some of them will droop almost as soon as they are placed in the water. Sweet peas, for instance, will not live in company. Some flowers, such as the mignonette, lily of the valley, and shirley poppy have a bad effect on almost all neighbors, and are practically friendless.

Growth of Cork Trees.

Upwards of 50 per cent of the world's cork is produced in Spain and Portugal. The finest is grown in various parts of the provinces of Seville, Badajoz, Cadiz, Huelva, Barcelona and Salamanca. The age of maturity varies in different parts of the same tree. From eight to nine years is required by the trunk, from ten to eleven years for the first branches and from eleven to twelve years for the second branches.

Sounds Travel Farthest in Darkness.

Sounds can generally be heard much farther by night than by day; sometimes ten or even twenty times as far. One reason is that the air at night contains, as a rule, few eddies and other local disturbances, such as break up the sound waves by day. Moreover, on calm, clear nights the vertical distribution of temperature near the earth is often the reverse of that occurring by day, and has the effect of bending the sound waves downward instead of upward.

Will Grow in Tree.

One of the first flowers to greet us in the spring and one that blooms along into early summer, is the dainty Giant or Great chickweed, says the American Forestry Magazine. One cannot pass this weed of chickweed without noticing its pretty white flowers. Sometimes the seeds of this plant will find their way into some crotch of a tree. Then we have the pleasure of seeing a fine specimen flourishing quite a distance up from terra firma, and often doing better than those on the ground.

City on Civilization's Outskirts.
On the upper Parana river, which separates Paraguay from Argentina, is a town called Posadas. "This," says a traveler, "is the last outpost of civilization on the Alto Parana, face to face with primitive forest, wild Indians, the unexplored center of South America, and yet it is reached by a broad-gauge railroad, has a fine modern \$500,000 hotel, three big department stores and the best hospital in northern Argentina." Round about are great mate plantations and old Jesuit ruins.—New York Evening Post.

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Advice Free

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Just So.

Woman's sphere is the home; man's fear is that the landlord will raise the rent on it.—Boston Transcript.

Height of Insomnia.

"Confound it! This insomnia is getting worse. Can't even sleep when it's time to get up!"

Those Icy Mountains.

There's many a man in Greenland who is honest as the day is long because there they have six-month nights.

You Know Where to Find Them.

The inmates of penitentiaries may be down, but they are never out.—James J. Montague.

Real News.

Headline—"Hogs Decline." That, young students of journalism, is news, because it is unusual. It is not in the nature of hogs to decline anything.—Boston Transcript.

Those Peaceful Days.

The oldest inhabitant remarks, "I can remember when our casualty list was published only on July 5 instead of every Monday morning."—Christian Register.

Conceit Not of Real Value.

Conceit may puff a man up for a moment, but never for a long time. It is a mighty poor substitute for that real knowledge of self which values at actual worth. The world has use for only the genuine article.

"Jerry Builders."

Jerry built may be derived from the jury mast, a temporary mast erected on ships in time of emergency. Another derivation is from the gypsy expression, jery, meaning anything contemptible.

For Writers to Ponder Over.

No commonplace is ever effectively got rid of except by essentially emptying one's self of it into a book; for once trapped into a book, then the book can be put into the fire and all will be well.—Herman Melville.

Nothing in Old Theory.

I have known a vast quantity of nonsense talked about bad men not looking you in the face. Don't trust that idea. Dishonesty will stare honesty out of countenance any day in the week, if there is anything to be got by it.—Dickens.

Latest New York Fad.

New York has a man engaged in what he says is a painful occupation, who appears in the city directory as a tattooer of dogs. Inquiry reveals the fact that many owners and fanciers of dogs have their names tattooed on the dog's skin.

Good Looks.

"What a treat good-looking people are! How they ought to be encouraged when the generality is so commonplace—good looks, when probed to their essence, are as often as not a good spirit looking out through ordinary eyes, nose and hair."—"The Veneerings," by Sir Harry Johnston.

Much Sand Needed for Glass.

A little less than 2,000,000 tons of sand is used in the United States each year in making glass, according to the experts of the geological survey. Plain sand constitutes from 60 to 75 per cent of the body of all glass, so that our eyes are full of sand most of the time, whether peering through spectacles or gazing out of the office window.

Skeleton Found With Dagger in Ribs

With a jeweled dagger thrust between his ribs just below the heart, the skeleton of a man was found in a very ancient terra-cotta tomb by workmen while digging the foundations for a villa at Sirmione, on the Lake of Garda, Italy. Further excavations brought to light other tombs of the same kind. Sirmione, which in the days of the Roman empire was a favorite resort of wealthy Romans, is now a fishing village on a narrow promontory which projects into the lake. In the neighborhood is the so-called Grotte di Catullo, the considerable remains of a Roman building said to have been the country house of Catullus, the famous lyric poet of Rome.